

REMARKS

The Office Action dated May 30, 2003 has been received and carefully noted. The above amendments and the following remarks are submitted as a full and complete response thereto. By this Amendment, claims 13-29 have been cancelled and claims 30-33 have been newly added. No new matter has been added or amendments made that narrow the scope of any elements of any claims. Accordingly, claims 30-33 are pending in this application and are submitted for consideration.

Claims 13-29 were rejected under 35 U.S.C. 103(a) as being unpatentable over Read in view of Harrop, Schuler et al. and Powers (U.S. Patent No. 5,521,362, "Powers"). By this amendment, claims 13-29 have been cancelled rendering this rejection moot. However, Applicants respectfully submit that newly added claims 30-33 recite subject matter that is neither disclosed nor suggested by the prior art of record.

Newly added claim 30 recites a first purse area storing electronic money and a second purse area storing electronic money. A memory is provided and includes a security program executing ciphering/deciphering information to be communicated with an external apparatus when accessing the first purse area, and an access program executing access control when accessing at least one of the first purse area and the second purse area, the access control including controlling startup of the security program. A processor executes the security program and the access program and a connection terminal is provided solely through which the external apparatus and the processor communicate information with each other. The access program executes, using the security program and through ciphered communications via the connection

terminal, at least one of an electronic money payment transaction specified by the external apparatus from the first purse area and an electronic money deposit transaction to the first purse area, when the external apparatus specifies the first purse area to be accessed. The access program executes, through the connection terminal and without using the security program, at least one of an electronic money payment transaction specified by the external apparatus from the second purse area and an electronic money deposit transaction to the second purse area, when the external apparatus specifies the second purse area to be accessed. The access program also executes, through the connection terminal and without using the security program, only an electronic money payment transaction from the second purse area, when the external apparatus does not specify any of the first purse area and the second purse area.

Newly added claim 32 recites a transaction apparatus for carrying out transaction with an IC card, wherein the IC card includes a first purse area storing electronic money and a second purse area storing electronic money. A memory is provided and includes a security program executing ciphering/deciphering information to be communicated with an external apparatus when accessing the first purse area, and an access program executing access control when accessing at least one of the first purse area and the second purse area, the access control including controlling startup of the security program. A processor executes the security program and the access program, and a connection terminal is provided solely through which information is communicated. A card reader/writer communicates the information with the IC card via the connection terminal. An operation unit is included, through which a user manually specifies at least

one of the first purse area and the second purse area and an amount or amounts of money to be transferred to the at least one of the first purse area and the second purse area. A display unit displays guidance for the user. A processing unit executes a transfer program accessing an account to transfer electronic money from the account to the at least one of the first purse area and the second purse area. The transfer obtains an authorization from the IC card connected to the card reader/writer, to access the first purse area, and transfers the amount or amounts of electronic money to be transferred from the account to the specified at least one of the first purse area and the second purse area after the authorization is obtained.

An advantage of the present invention is that since the first purse requires ciphering and deciphering and the second purse does not, access to the second purse is easier. This may be helpful in the situation when you are lending someone such as a child the card and only want the child to have limited access to a certain amount of money. In this case, money can be transferred from the first purse to the second purse from the outside providing more flexibility in the usage of the invention.

Read discloses an electronic funds transfer at point of sale card having three levels of memory, a first secret memory, a second confidential memory and a third free memory (see page 267, left column of Read). The first secret memory is within the card and unalterable. The first secret memory is used to store the operating system, application program and other programs that are necessary to perform a transaction. The second confidential memory is unalterable and can be authorized to be read externally. The second confidential memory is used to store information such as manufacturing number, name of manufacturer, identification number or a PIN number,

which can be read by certain people, but cannot be updated. The third free memory may be read from and written into under control of an application program.

Harrop discloses a telephone that uses chip memory cards. When a chip memory card is placed in the telephone the amount of money on the card is instantly available for use. No authorization is required.

Schuler discloses a microcomputer debit card having two accounts. A first protected account has restricted access and a second account has less restricted access.

Powers discloses a double purse structure, where it is only possible to withdraw money from only one purse.

However, firstly, the cited references either disclose (1) an IC card including areas of two purses each having a corresponding account with an account number, in which an access to one of the purses is prohibited while another of the purses is being accessed, or (2) an IC card including areas of two purses, one of the purses having a higher security than the another. None of the cited references discloses the details of how these purses are accessed.

In the two purses of the first type of IC card, each of the purses being specified by the account number, allows for depositing and payment between a specified account and an external apparatus. That is, the external apparatus must specify one of the purses. Thus, according to the access control of the first type of IC card, the specified purse is accessed, and electronic money transactions are carried out in accordance with the security set in the specified purse.

In contrast, the IC card of the present invention is directed to transactions in which a purse to be accessed is not necessarily specified. That is, when a purse to be accessed is not specified, the transactions are automatically limited to only payment from a purse having a lower security, as in newly added independent claims 30 and 32.

For example, as generally described in the Applicants' specification, there are two situations to be considered in which an IC card is used. One is a situation is when the security program must not be made public to an external apparatus, and the other situation is when a security program must be used by the external apparatus to improve reliability. Accordingly, the IC card is required to determine which one of these two situations the IC card is being used, from the information provided through the connection terminal.

Making the structure of the purse public and open to the manufacturer of the external apparatus would generate factors for allowing improper access to the purse in an environment having a comparatively low security. Therefore, as a benefit and advantage of the claimed configuration, according to the IC card of the present invention, there is no requirement to make the information on the first and second purses public because the transactions are constrained automatically to payment transactions from the "second purse" even if the purse to be accessed is not specified.

Secondly, according to the cited references, each purse is related to a particular account, and the electronic money is loaded to the purse by accessing the particular account. Further, the cited references fail to disclose or suggest anything about how the electronic money is loaded to the purse having a lower security.

In contrast, according to the apparatus of the present invention, the second purse having the lower security can be loaded with electronic money when the apparatus is allowed to access the first purse, as in newly added claims 30 and 32. Therefore, as a further benefit and advantage, in the present invention, the apparatus is not required to access accounts corresponding to both of the purses in order to load the electronic money into both of the purses.

Newly added claim 31 is dependent upon claim 30 and further recites that the access program allows the external apparatus to access the second purse area subsequently after the external apparatus accesses the first purse area, if the external apparatus is a permitted apparatus specified by the security program.

Newly added claim 33 is dependent upon claim 32 and further recites a cash payment unit giving out cash to the user when a payment of the case is specified through the operation unit.

Therefore, it is respectfully submitted that newly added claims 30-33 are patentable over the applied references.

In view of the foregoing, reconsideration of the application, withdrawal of the outstanding rejections, allowance of claims 30-33, and the prompt issuance of a Notice of Allowability are respectfully solicited.

If this application is not in condition for allowance, the Examiner is requested to contact the undersigned at the telephone listed below.

In the event this paper is not considered to be timely filed, the Applicants respectfully petition for an appropriate extension of time. Any fees for such an extension, together with any additional fees that may be due with respect to this paper, may be charged to counsel's Deposit Account No. 01-2300, **referencing docket number 108287-08002.**

Respectfully submitted,
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